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Senate Democrats Pass Legislation Raising Monthly Insurance Premiums for Oregonians

SALEM, Ore. – Today, Senate Democrats passed [House Bill 3242 B](#), a measure creating additional avenues for plaintiffs to file lawsuits against insurance companies, bogging down Oregon’s court system, and raising insurance premiums for Oregonians.

“Oregon already has one of the strongest consumer protection statutes in the nation when it comes to insurance. We need to be honest about what this bill is about: lining the pockets of trial lawyers. It is a recipe for frivolous lawsuits,” said **Senator Suzanne Weber (R-Tillamook)**.

“We already know the challenges with our clogged court system – we have discussed it many times this session. House Bill 3242 is not a good deal for consumers and will only further burden our struggling justice system,” said **Deputy Leader Dick Anderson (R-Lincoln City)**.

“Proponents of House Bill 3242 proclaim that it will benefit consumers, but in reality, it will cost consumers and fill the pockets of their attorneys. After two nearly two years of skyrocketing inflation, the last thing we should be doing is raising costs for Oregonians,” said **Deputy Leader Daniel Bonham (R-The Dalles)**.

Any Oregonian can file a complaint with the Department of Consumer and Business Services (DCBS) if they are unsatisfied with how their insurer resolved a claim. It does not cost a dime and DCBS provides relief in 30 to 45 days. DCBS has broad authority under the law to order insurers to pay claims and restitution, and they have. In 2021 alone, DCBS secured over \$7.5 million in recovery for consumers.

Under House Bill 3242, a consumer would file a lawsuit. Then they would wait. In 2022, it took 712 days on average for a civil case to go to a bench trial and 1,031 days for a civil case to go to a jury trial. Two or more years will have gone by while the consumer is waiting

to be made whole. This is only after waiting for the initial insurance claim to be investigated and resolved.

The consumer's trial attorney is entitled to up to 40% of the judgment awarded to the consumer – if they prevail in court.

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